# Case 11-11030-bif Doc 10 Filed 02/16/11 Entered 02/16/11 15:01:38 Desc CH-CH INDIVIDUAL NO ASSET Page 1 of 3

**B9A** (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/10)

Case Number 11-11030-bif

# UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania

# Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines \*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/14/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

## See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jonathan D Miller 197 Swedeland Road

King of Prussia, PA 19406

Case Number: 11–11030–bif	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0644
Attorney for Debtor(s) (name and address): SCOTT F. WATERMAN 110 West Front Street Media, PA 19063 Telephone number: (610) 566–6177	Bankruptcy Trustee (name and address): ARTHUR P. LIEBERSOHN Arthur P. Liebersohn, Trustee 924 Cherry Street Fourth Floor Philadelphia, PA 19107 Telephone number: (215) 922–7990

# **Meeting of Creditors**

Date: March 23, 2011 Time: 04:00 PM

Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107

# Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

#### **Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts; 5/22/11

#### **Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

# **Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

# Financial Management Training

Subject to limited exceptions, pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, in order to receive a discharge under Chapter 7, the debtor must file a Certification of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. §111 within 60 days after the first date set for the meeting of creditors under §341. Failure to file the certification will result in the case being closed without entry of a discharge.

# **Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 900 Market Street Suite 400 Philadelphia, PA 19107 Telephone number: (215)408–2800	For the Court: Clerk of the Bankruptcy Court: Timothy B McGrath
Hours Open: Monday – Friday 8:30 AM – 5:00 PM	Date: 2/16/11

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Legal Advice		EXPLANATIONS	B9A (Official Form 9A) (12/10)	
Creditors Generally May Not Take Certain Actions  Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions included from the debtor representation of the property and against thing actions to collect money or obtain property from the debtor. Propersessing the debtor's property starting or continuing aways or not exist at all, although the debtor can request the court to extend or impose a stay.  Presumption of Abuse  If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.  Meeting of Creditors  A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor footh spouring are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.  Do Not File a Proof of Claim at This Time  There does not appear to be any property available to the trustee to pay creditors. You therefore should not file a religious to the proof of claim at the file in the control of claim at the control of cla	Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United by or against the debtor(s) listed on the front side, and an order for relief has	under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this cour otor(s) listed on the front side, and an order for relief has been entered.	
Actions ontacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or otherwise to demand repayment; taking actions to collect money or and garnishing or deducting from the debtor; swages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.  Presumption of Abuse  If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.  Meeting of Creditors  A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both spouling a welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.  Do Not File a Proof of Claim at this time. If it later appears that assets are available to pay creditors, you will be sent another not telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.  Discharge of Debts  The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge when the proof of Carlain and tells were the debtor is not entitled to receive a discharge of Debts and the proof of the debtor of the form. The bankruptcy clerk's office were a discharge should be denied under § 727(a)(8) or (a)(9) the bankruptcy Code § 523(a)(2), (4)(6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) the bankruptcy Code § 523(a)(2), (4)(6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a) or that a debtor with a ceremptor of the de	Legal Advice		It a lawyer to determine your rights in	
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